

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MERLE ALLEN BAKER, JR.
TRISHA MARIE BAKER
Debtor(s)

Case No. 13-10469TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2013.
- 2) The plan was confirmed on 06/05/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/23/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/14/2018.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,868.49.
- 10) Amount of unsecured claims discharged without payment: \$5,464.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,587.44
Less amount refunded to debtor	\$2,084.44

NET RECEIPTS: \$82,503.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,264.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,964.74

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	103.00	152.95	152.95	139.51	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	314.04	148.93	148.93	135.85	0.00
ASSET ACCEPTANCE LLC - ASSIGNE	Unsecured	355.00	397.26	397.26	362.36	0.00
ASSET ACCEPTANCE LLC - ASSIGNE	Unsecured	316.00	360.42	360.42	328.75	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	119.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	43.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	13,846.08	13,846.08	13,846.08	13,846.08	2,078.33
CREDIT MANAGEMENT CO	Unsecured	99.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS*++	Unsecured	165.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	440.30	NA	NA	0.00	0.00
FRANKLIN OIL REGION CREDIT UNIC	Unsecured	0.00	NA	NA	0.00	0.00
FRANKLIN OIL REGION CREDIT UNIC	Unsecured	490.00	NA	NA	0.00	0.00
GC SERVICES	Unsecured	162.00	NA	NA	0.00	0.00
GREGORY JAVARDIAN ESQ	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	582.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	993.39	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	84,546.23	79,367.88	0.00	49,546.13	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	8,845.43	8,845.43	8,845.43	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	614.78	NA	NA	0.00	0.00
ROUTE 8 AUTO SALES*	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT TOGETHER WITH NEXTEL**	Unsecured	NA	280.47	280.47	255.82	0.00
UNITED COLLECTION BUREAU INC	Unsecured	358.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	271.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	174.00	NA	NA	0.00	0.00
USCB CORP	Unsecured	785.00	NA	NA	0.00	0.00
VENANGO COUNTY TAX CLAIM BUI	Priority	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$49,546.13	\$0.00
Mortgage Arrearage	\$8,845.43	\$8,845.43	\$0.00
Debt Secured by Vehicle	\$13,846.08	\$13,846.08	\$2,078.33
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,691.51	\$72,237.64	\$2,078.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,340.03	\$1,222.29	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,964.74</u>	
Disbursements to Creditors	<u>\$75,538.26</u>	
TOTAL DISBURSEMENTS :		<u>\$82,503.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/23/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.